



16th February 2012

**Submission to the Joint Select Committee on Cyber-Safety
Inquiry into Cybersafety for Senior Australians**

Introduction

Thank you for your email of 16th December 2011 seeking submissions for the Committee's inquiry.

Legacy is a voluntary organisation supported by veterans, servicemen and women, and volunteers drawn from all walks of life. Our support and services extend to include the dependants of members of today's Australian Defence Force who lose their lives as a result of their military service. Legacy consists of 49 clubs spread throughout Australia and one based in London UK.

Legacy is dedicated to caring for the families of deceased and incapacitated veterans. Legacy assists over 100,000 widows and 1,900 children and dependants with a disability collectively known as Legacy Beneficiaries. There are over 6,000 volunteers known as Legatees who act as mentors to the widows and their families and who ensure Legacy's promise to care for the families of deceased veterans is kept. The majority of Legacy Beneficiaries and Legatees are senior Australians.

Nature, Prevalence and Level of Cybersafety Risks and Threats

88% of Legacy Widow/ers are over 75 years of age. Anecdotal evidence supported by limited focus group surveys indicate that members of this generation are not enthusiastic users of computers but those that do use them for basic tasks such as word processing and keeping in touch with family by the use of email and Skype. A surprisingly small proportion of widow/ers use internet banking or ATMs; most prefer face-to-face contacts at their local bank branch or have family members or carers operate the ATMs on their behalf. The level of cybersafety threats and risks is high for the internet users in this group.

There is a larger proportion of the 12% of Legacy Widow/ers aged 75 or under who use computers and e-commerce on the internet as a normal part of their life. Indications are that this group have the average user knowledge of the level of cybersafety risks and threats but the level threats and risk is still relatively high because most live alone and generally do not have a close companion to consult when confronted by a potential internet threat.

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Caring for the families of our deceased veterans

The nature of the threats on the internet for this group of senior Australians is similar to that facing others of their generation and these are generally well documented. They include:

- a. unsolicited emails requesting personal information in return for possible rewards;
- b. bogus bank requests for personal details of bank accounts;
- c. phone calls suggesting faults with software and asking for computer information.

Legacy also cares for 529 children including 105 in tertiary education. This group is generally computer literate and appear to receive good cyber safety training and education through school based and community education programs.

Impact and Implications of Risks and Threats

For those senior Australians that routinely use information technology, many of whom live alone, the impact of identity theft or financial scams can be quite devastating and lead to anxiety and mental health issues as well as financial insecurity. Of those older Legacy widows asked why they do not use information technology, many indicated that it was a concern with coping with cyber security that was the main reason for their reluctance to do so. The interesting fact was, that in most cases, they indicated that to find out more about cybersafety required them to access the internet!

The older generation of Legacy widows, that is, the pre baby-boomers, also have a distrust of electronic banking facilities such as ATMs, saying that they are more confident with face to face banking and paying bills by cheque. This group is unlikely to embrace information technology in any form. They are more influenced by media reporting of the dangers of cyber safety than by government and community information on the benefits of information technology.

Adequacy and Effectiveness of Current Government and Industry Initiatives and Education

There is a concerted effort by governments at every level and the IT industry to educate young Australians about cyber safety and to warn them about the inherent dangers of using the internet. The use of State education resources and popular internet programs makes the dissemination of information relatively easy compared to doing so for senior Australians. The difficulty is that to gain access to useful information about cybersafety one has to use the internet so it becomes a “chicken and egg” situation.

The Australian Government programs such as ‘Broadband for Seniors’, ‘Stay Smart Online’ and ACCC’s ‘SCAM WATCH’ are effective and informative when a senior Australian has the confidence and knowledge to use the internet and to understand how to access and use the information contained on these web sites. However, what is required is a clear broad based campaign in both print media and national TV to inform senior Australians of both the advantages of internet use and the resources available to them to and how best to use these resources to ensure cyber safety.

The provision of a national Australian based telephone call centre to assist senior Australians understand the nature of the risks and threats in accessing information and communications technology would be of advantage.

Best Practice Safeguards and Protection under the Law

The best practice safeguards that will strengthen the cybersafety of senior Australians need to be written in plain English, free of computer and technical jargon and broadcast on both radio and TV and published in popular print media newspapers and periodicals.

In terms of protection under the law, senior Australians expect that governments at all levels will provide clear legislation and regulations that will provide effective consumer protection and limitations on the ability of lawbreakers to operate on the fringes of the law by the use of loopholes. Senior Australians would expect that the penalties for infringing the law would act as a deterrent to do so.

Conclusion

Legacy's experience is that not many of our widow/ers over the age 75 use computers and the internet and a surprisingly high percentage do not use electronic banking of any kind. Those that do, have a good knowledge of the risks and threats posed by poor cyber security. There is a higher percentage of our widow/ers under the age of 75 who do use computers and the internet, particularly under the age of 65 who have been exposed to information technology during the course of their employment.

Legacy supports any government initiative that will improve cybersafety by providing effective educational and information programs and the introduction of legislation which will discourage cyber crime.

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Yours sincerely,

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For Chairman